JRSSEM 2023, Vol. 02, No. 12, 2885 – 2899
E-ISSN: 2807 - 6311, P-ISSN: 2807 - 6494

DETECTING INDIVIDUAL INTENTIONAL BEHAVIOR IN COMMITTING FINANCIAL REPORT FRAUD USING THE THEORY OF PLANNED BEHAVIOR

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Submitted: June 28th 2023 *Revised*: July 08th 2023 *Accepted*: July 12th 2023

ABSTRACT: This study aims to identify, analyze, and provide empirical evidence on the influence of attitude, subjective norms, and perceived behavioral control on the individual's intention to engage in financial reporting fraud among civil servants in the Ministry of Finance in Jakarta, Indonesia. The research utilizes a survey method for data collection, with the target population being civil servants working in the Ministry of Finance in Indonesia. The sample size for this study is 120 respondents. Purposive sampling technique is employed for sample selection, and the data is analyzed using multiple linear regression analysis. Data is collected through a questionnaire. The findings of the study indicate that attitude does not have a significant influence on the intention to engage in financial fraud, while intention does not have an impact on actual fraudulent behavior. However, subjective norms and perceived behavioral control show a significant influence on the intention to commit financial reporting fraud.

Keywords: Attitude, Subjective norms, Perceived Behavioral Control, Financial Reporting Fraud, Theory of Planned Behavior

INTRODUCTION

The tendency of Accounting Fraud, known as financial statement fraud in the auditing context, has recently become a prominent topic in media coverage due to its frequent occurrences. Many companies have implemented strong hierarchical organizational control systems; however, corporate fraud scandals and corruption practices are still prevalent (Perdana Ari Andika et al., 2018). The increasing number of fraud cases uncovered in recent years, both in the private and public sectors, has garnered serious attention from the public, particularly within the government sector in Indonesia. Essentially, two types of fraud occur within an institution or company: external fraud, committed by external parties against the organization, and internal fraud, involving unlawful actions by employees, managers, and executives (Amin Widjaja, 2013).

Fraud is defined as the act of deceiving or misrepresenting the truth, influencing others to relinquish their rights or values. The specific meaning of fraud can vary depending on the environment, as different individuals may have different standards of truth and justice (Yasmi and Palete Siprianus, 2016). Fraud is often a precursor to the emergence of corruption offenses. Corruption refers to the improper and illegal exploitation of one's position or character by an official or officer, for personal gain or on behalf of others, while violating the rights and obligations of others (Hall Singleton, 2007).

One notable case of budget corruption in the Ministry of Health involves Devi Sarah, a civil servant at the Center for Planning and Utilization of Health Human Resources at the Ministry of Health of the Republic of Indonesia. This corruption offense is related to the planning and utilization of the Human Resources Development Center (Pusrengun) for Health under the Ministry of Health of the Republic of Indonesia, concerning the utilization of a budget/Annual Work Plan (DIPA) for the year 2010 amounting to 3 trillion rupiahs. However, a portion of the budget was misappropriated, with reported activities not actually carried out but still being accounted for, and the disbursed funds being used for activities unrelated to the DIPA (source: https://news.detik.com). Another case involves bribery and gratuities received by Governor of Papua, Lukas Enembe, related to three projects: the first one being the multiyear improvement of Entrop Hamadi Road worth 14.8 million rupiahs, the second one being the multiyear project for the rehabilitation of infrastructure supporting integrated early childhood education with a project value of 13.3 million rupiahs, and the last one being the project for the development of the shooting venue outdoors at Auri with a project value of 12.9 million rupiahs (source: www.cnbcindonesia.com). Additionally, there is a fraud case involving Rafael Alun, an official at the Directorate General of Taxation, who allegedly received gratuities from several taxpayers in exchange for influencing tax audit findings. Rafael Alun has been designated as a suspect in a gratuity case by tax inspectors at the Directorate General of Taxation in the Ministry of Finance for the period 2011-2023, with allegations of receiving US$90,000 through his tax consulting company, PT Artha Mega Ekadhana (source: https://nasional.kompas.com).

The issue of fraud in the public sector in Indonesia can be considered to be widespread and requires serious attention, making it an interesting research subject. In addition to being caused by weak internal controls and existing regulations, individual factors are one of the influencing factors in the occurrence of fraud. Before individuals engage in fraudulent actions, there is an underlying interest that drives their behavior. The formation of interest within individuals is influenced by their attitudes. This research aims to apply the concept of the Theory of Planned Behavior, which explains that individual behavior arises from the intention underlying that behavior, which is formed by three main factors: attitude towards the behavior, subjective norms, and perceived behavioral control. These three factors need to be retested in different environments, especially in Indonesia, which has a collective culture where social life is more dominant in daily life compared to personal life.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Theory of Planned Behavior

This theory is founded on the perspective of beliefs that can influence an individual's specific behavior. The perspective of beliefs is implemented through the integration of various characteristics, qualities, and attributes of specific information, which then shape the intention to behave (Yuliana, 2004). Generally, the Theory of Planned Behavior is used to examine an individual's interest in engaging in a specific behavior. This theory was developed by Carpenter & Reimers to investigate individual interests and behaviors related to fraud. The factors involved in the Theory of Planned Behavior include attitude, subjective norms, and perceived behavioral control. These three factors are used to predict interest, and interest is used to observe individual behavioral tendencies.

Attitude undoubtedly influences an individual's interest and behavior. Attitude is based on an individual's beliefs about a condition or environment. Individuals who possess positive and wise beliefs and attitudes can influence their interests in not engaging in fraudulent behavior. Hidayat and Nugroho (2010) demonstrate that attitude significantly influences an individual's interest and behavior in committing fraud. However, research conducted by Handayani and Baridwan (2013) states that attitude does not influence an individual's interest in engaging in fraud.

In addition to attitude, subjective norms are also factors that influence an individual's interest in behavior. The influence of the surrounding environment encourages the formation of interest. Ajzen (1991) states that subjective norms refer to the perceived social pressure on an individual to engage or not engage in certain behavior. Thus, if there is increasing pressure from the surrounding environment to commit fraud, it is likely to generate an individual's interest in fraud. Research conducted by Radityo (2014) states that subjective norms not only influence behavior but also affect an individual's interest. This supports the research conducted by Zawawi et al. (2011), which states that subjective norms can influence an individual's interest in fraudulent behavior in financial reporting.

Furthermore, another factor that influences interest is perceived behavioral control. The individual's behavioral control can affect their interests. This control is influenced by supporting factors that facilitate their actions. Individuals who have behavioral control consider the existing factors and can develop an interest in them. The more supporting factors there are for an individual to commit fraud, the greater the likelihood of their interest in engaging in fraud. Research related to perceived behavioral control includes studies conducted by Beck & Ajzen (1991) and Harding et al. (2007), which indicate that perceived behavioral control influences an individual's interest.

Intention refers to the decision to behave in a desired manner or the stimulus to perform an action, whether consciously or unconsciously (Corsini, 2002). It is this intention that serves as the starting point for the formation of an individual's behavior. The Theory of Planned Behavior is suitable for describing any behavior that requires planning (Ajzen, 1991).

Conceptual Framework

The following is a research conceptual framework that describes the relationship between the independent variables of attitude, subjective norms, perceived behavioral control, and the dependent variable intention to commit fraud.

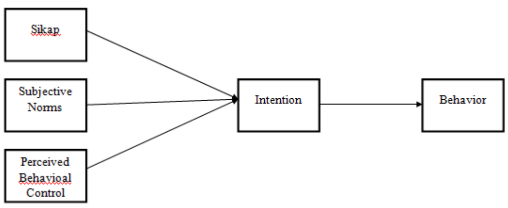

Figure 1. Conceptual Framework

Development of Hypothesis

The Influence of Attitude on the Intention to Commit Fraud

Attitude towards a behavior refers to the extent to which an individual evaluates the behavior in question as favorable or unfavorable (Ajzen, 1991). An individual will decide whether or not to engage in behavior based on their evaluation of whether their attitude supports or does not support that behavior (Ajzen & Fishbein, 1975). Attitude towards a behavior is the individual's positive or negative evaluation of a specific behavior that they will engage in (Respati, 2011). Locus of control is believed to indirectly influence the intention to engage in fraudulent behavior in financial reporting (Respati, 2011). Individuals with an external locus of control believe that what happens to them is controlled by external forces such as luck, chance, and fate (Trevino, 1986).

Trevino (1986) argues that individuals with an external locus of control may be less responsible for the ethical or unethical consequences of their behavior and are more influenced by external factors. Jones and Kavanagh (1996) also suggest that individuals with an external locus of control perceive themselves as less responsible for the outcomes of their actions. Individuals with an external locus of control tend to attribute responsibility to others and situational factors, making them more prone to engaging in unethical behavior (Trevino, 1986; Jones & Kavanagh, 1996; Trevino & Youngblood, 1990). In general, the theory states that an individual will have a positive attitude towards a behavior when they believe that the behavior is associated with positive outcomes. Conversely, an individual will have a negative attitude towards a behavior when they believe that the behavior is associated with negative outcomes (Ajzen & Fishbein, 1988).

In a study conducted by Awang et al. (2017), the results showed that attitude has a positive influence on the intention to commit fraud in financial reporting. This finding is consistent with the research conducted by Christina and Kristanto (2018), which showed that respondents who have a negative attitude toward fraud exhibit a low intention to commit fraud. A low intention will affect an individual's behavior to refrain from committing fraud. However, this study contradicts the research conducted by Handayani (2018), which showed that attitude does not have a significant influence on the intention to commit fraud. This is because the students understand that academic dishonesty is wrong but still engage in such behavior. Therefore, an alternative hypothesis is developed as follows:

H1: Attitude has a positive influence on the intention to commit fraud.

The influence of Subjective norms on the intention to commit fraud

(Ajzen, 1991) states that subjective norms refer to the perceived social pressure an individual feels to perform or not perform a behavior. This pressure can come from friends, family, colleagues, superiors, or other stakeholders. Subjective norms focus on the importance of approval for behavior that comes from external sources (Hays, 2013). Subjective norms can exert a strong influence on the behavioral intentions of individuals who are sensitive to the opinions of highly valued others (Kreitner & Kinicki, 2005). This theory generally states that if an individual believes that others, with whom they are motivated to comply, think they should engage in a behavior, they will feel social pressure to perform that behavior.

Conversely, if an individual believes that others, with whom they are motivated to comply, would disapprove of them engaging in a behavior, they have subjective norms that compel them to avoid that behavior (Ajzen, 1988). The subjective norms examined in this study are related to the influence of colleagues, supervisors, or subordinates. Therefore, it can be hypothesized that the greater the influence of subjective norms to commit financial fraud, the stronger the individual's intention to engage in financial fraud.

The results of a study conducted by Awang et al. (2017) showed that subjective norms have a positive influence on the intention to commit fraud in financial reporting. However, the results of a study by Nadhim and Novianti (2020) indicated that subjective norms do not have an influence on the intention to commit fraud in financial reporting. This means that subjective norms do not affect the financial staff's inclination to engage in fraudulent actions. In contrast, a study by Amarullah and Novianti (2016) found that subjective norms have a significant influence on the tendency to commit fraud, as environmental conditions and the people around them can influence employees' perceptions and intentions to engage in fraud. This is due to the support from colleagues or superiors, which leads to an intention to commit fraud. Based on previous research findings, the proposed hypothesis is as follows:

H2: Subjective norms have a positive influence on the intention to commit fraud.

The effect of Perceived behavioral control on the intention to commit fraud

Perceived behavioral control influences interest based on the assumption that individuals' perceived control over their behavior will have motivational implications for them (Ajzen, 2002). This control is influenced by supportive factors that facilitate individuals in performing certain actions. Individuals who have perceived behavioral control will consider the existing factors and may develop an interest in engaging in those behaviors. The more factors that support individuals in committing fraud, the greater the likelihood of their interest in committing fraud (Amarullah & Novianti, 2016).

The results of a study conducted by Nadhim and Novianti (2020) showed that Perceived Behavioral Control does not have an influence on the financial staff's intention to engage in fraud or fraudulent financial reporting. This finding is inconsistent with the study conducted by Christina and Kristanto (2018), which provided evidence that perceived behavioral control has a positive influence on the interest in committing fraud. For banking employees who intend to commit fraud, it is usually based on the opportunities and control they possess. Therefore, the stronger the perceived behavioral control an individual has, the greater the intention to commit fraud. Conversely, if behavioral control is weak, the intention to commit fraud will be smaller. The same result was found in a study conducted by Handayani (2018), where Perceived Behavioral Control had a significant influence on student's intention to engage in fraudulent behavior. This phenomenon can occur because students who believe that academic cheating is easy will increase their intention to engage in such behavior. Based on these findings, the alternative hypothesis is formulated as follows:

H3: Perceived behavioral control has a positive influence on the intention to commit fraud.

The effect of intention on behavior to commit fraud

Ajzen (1991) defines interest as an indication of how strongly a person is willing to try or how much effort they plan to exert in order to engage in a behavior. On the other hand, Corsini (2002) states that interest is a decision to act in a certain way or a drive to take action, whether consciously or unconsciously. Interest itself is determined by attitudes, subjective norms, and behavioral control. Therefore, if an individual develops an interest within themselves to commit fraud, it is highly likely that they will engage in fraudulent behavior. The intention will influence an individual's actual behavior to commit fraud or not. With the emergence of the intention to commit fraud, there is a high probability that a person will engage in it as an actual manifestation of their intention to commit fraud. The stronger a person's interest, the more likely they are to engage in the corresponding behavior (Alleyne & Phillips, 2011).

Research conducted by Amarullah and Novianti (2016) shows that interest has a significant influence on the behavior of committing fraud. This is consistent with the study conducted by Christina and Kristanto (2018), which indicates that intention has a positive influence on the behavior of committing fraud, as fraudulent behavior is driven by the intention to commit it. Therefore, the greater an individual's intention to commit fraud, the greater the likelihood of them engaging in fraud. Based on these findings, the alternative hypothesis is formulated as follows:

H4: Intention has a positive influence on the behavior of committing fraud.

RESEARCH METHOD

The research method used in this study is a quantitative method, following Sugiono's approach (2019). The study employed a research instrument in the form of a survey to collect data. The survey method focuses on gathering information from respondents and generating specific information related to the research data (Nugraha, 2018). The analysis of the data, which is quantitative in nature, aims to test the hypotheses formulated by the researcher.

The data analysis utilized a sample population of Civil Servants in the Ministry of Finance located in DKI Jakarta. The study adopted a cross-sectional design because the data was collected at a single point in time. A cross-sectional study is conducted by collecting data only once, with the time frame being daily, weekly, or monthly, to address research questions (Nugraha, 2018). The cross-sectional study design was implemented using a structured questionnaire developed for collecting primary data (Otoo, 2019). Several considerations were taken into account to ensure the obtained data would be more representative. This choice of method was made because the financial sector is highly vulnerable to fraud. Moreover, numerous irregularities have been observed in financial cases investigated, indicating the potential for fraudulent activities such as corruption. The target sample size for this study was 120 respondents.

The study involved two types of variables: independent and dependent variables. The purpose of the research was to obtain empirical evidence of the factors influencing individuals' interest and behavior in committing fraud. Independent variables are those that affect the dependent variable, either positively or negatively (Sekaran, 2003). When independent variables are present, so are dependent variables, and with every unit increase in the independent variable, there is a corresponding increase or decrease in the dependent variable (Sekaran, 2003). In this study, the measurement of the constructs utilized indicator measurements using the Likert Scale, ranging from 1 to 5 points, including Strongly Agree (SA), Agree (A), Neutral (N), Disagree (D), and Strongly Disagree (SD).

In this study, the first independent variable is Attitude. The statements in the Attitude variable were measured using five items adapted from the studies by Amrullah and Kaluge (2016) and Zulaika and Hadiprajitno (2016), as follows:

Table 1. Attitude Variable Statement Items

No	Statements
	Violation of Accounting principles
1	I believe that delaying the recording of expenses until next year is good
2	I believe that delaying the recording of expenses until next year is prudent
3	I believe that delaying the recording of expenses until next year is profitable

4	I have good deeds or behaviors or words in interacting with fellow employees
5	The attitude of "circumventing" the procurement of goods/services to "goal" the goal of enriching themselves / others is common.

The second independent variable is Subjective norms taken from the research of Amrullah and Kaluge (2016) and (Zulaika and Hadiprajitno, 2016) there are 5 statement items consisting of:

Table 2. Subjective Norms Variable Statement Items

No	Statements
	Views on Fee Recording Funding
1	In my opinion, my colleagues agreed that I should postpone the recording of expenses until next year
2	In my opinion, my leadership agreed if I postponed the recording of expenses until next year
3	In my opinion, my subordinates agreed if I postponed the recording of expenses until next year
4	There is a perception that justifying all means to achieve personal goals is common.
5	A slight violation of the rules or permissiveness in deviation is acceptable.

The third independent variable is *Perceived behavioral control* taken from Amrullah and Kaluge's research (2016) and (Zulaika and Hadiprajitno, 2016) there are 5 statement items consisting of:

Table 3. Variable Statement Items Perceived behavioral control

No	Statement
	Perceptual Behavior Control
1	I feel that I have complete control over recording expenses until next year
2	For me, delaying recording expenses until next year is easy
3	If I wanted to postpone the recording of expenses until next year, I easily did it
4	There is a perception that justifying all means to achieve goals is a common thing in society.
5	There is a perception that the behavior of fabricating financial accountability reports with original but fictitious evidence is common.

The fourth independent variable, *namely Intention* taken from the research of Amrullah and Kaluge (2016) and (Zulaika and Hadiprajitno, 2016) There are 5 statement items consisting:

Table 4. Intention Variable Statement Items

No	Statement
	Intent to Commit Violation of Accounting Principles
1	I intend to postpone the recording of expenses until next year
2	I will try to postpone the recording of expenses until next year
3	I will attempt to postpone the recording of expenses until next year
4	There are indications that fraudulent behavior is carried out with the intention to benefit oneself or others.
5	There are indications that fraudsters have a strategy and can cover up fraud formally according to regulations that sometimes differ in substance.

This study uses dependent variables, namely *Fraud* which is measured by 11 statement items adapted by Dewi's research (2020) and (Zulaika and Hadiprajitno, 2016).

Table 5. Variable Fraud Statement Items

No	Statement
	Control Center
1	It is natural in my agency that for a certain purpose, costs are recorded as greater than they should be
2	It is not a problem for my agency if the recording of proof of transaction is done without authorization from the authorized party.
3	It is natural for my agency if for certain purposes the purchase price of office equipment/supplies is recorded higher.
4	It is natural in my agency if budget users include other needs that are not suitable for the expenditure of office building equipment.
5	It is normal if in my agency, budget users use empty receipts for the purchase of office supplies.
6	It is not a problem for my agency if the office equipment and equipment purchased are not in accordance with the specifications that should be purchased.
7	It is not a problem for my agency if a transaction has double supporting evidence.
8	It is natural if in my agency it is determined that there are expenses without supporting documents.
9	It is not a problem for my agency if the remaining budget is distributed to employees as bonuses.
10	There is a delay in the completion of work by the counterparty that is not following the time specified in the contract/agreement.
11	Associates giving gratuities to agency/committee officials is a habit.

RESULTS AND DISCUSSIONS

RESULT

Statistik Deskriptif

Tabel 6. Statistik Deskripsif

	N	Min	Max	Mean	Std. Deviation
X1	120	7	25	14.43	5.822
X2	120	5	25	12.56	7.238
X3	120	5	25	12.95	7.186
X4	120	5	25	15.12	5.694
Valid N (listwis)	120				

Table 6 shows that X1 (attitude) has a minimum value of 7 and a maximum of 25 so that the mean value is 14.43, std. The deviation shows 5.822.

The variable X2 (*subjective norms*) has a minimum value of 5 and a maximum of 25 so that the mean value is 12.56. As for std. deviation of 7.238.

The variable X3 (*Perceived behavioral control)* has a minimum value of 5 and a maximum of 25 so that the mean value is 12.95. As for std. deviation of 7.186.

The variable X4 (*intention)* has a minimum value of 5 and a maximum of 25 so that the mean value is 15.12. As for std. deviation of 5.694.

Uji Normalitas

Tabel 7. Hasil Uji Normalitas

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Y	.234	120	.076	.831	120	.000
X1	.245	120	.102	.839	120	.000
X2	.255	120	.063	.830	120	.000
X3	.226	120	.098	.852	120	.000
X4	.219	120	.134	.912	120	.000

a. Lilliefors Significance Correction

Dahlan, (2009) mentions that the Kolmogorov-Smirnov test is more appropriate for samples that are more than 50. Thus, in this study a normality test was used with Kolmogorov-smirnov because the samples used were more than 50, which amounted to 120.

The conclusion of the normality test results can be seen:

1. If the significance value > 0.05, then it is declared that the data is normally distributed.
2. If the significance value < 0.05, then it is declared abnormally distributed data.

Based on table 4.2 shows that the variable X1 (Attitude) gets a sig. value of 0.102. X2 (*subjective norms*) gets a sig. value of 0.063, X3 (Perceived behavioral control) gets a sig. value of 0.098, and X4 (*intention)* gets a sig. value of 0.134. The entire variable gets the sig value. > 0.05 so it can be concluded that the research data is normally distributed.

Uji Realibilitas

Tabel 8. Hasil Uji Realibilitas

Cronbach's Alpha	N of Items
.934	5

Reliability is an index that indicates the extent to which a measuring instrument is trustworthy or reliable (Sanaky et al., 2021).

If the alpha > 0.90 then reliability is perfect. If the alpha is between 0.70 – 0.90 then reliability is high. If alpha 0.50 – 0.70 then reliability is moderate. If alpha < 0.50 then reliability is low. If alpha is low, it is likely that one or more items are unreliable.

Based on table 8 shows that Cronbach's Alpha value is 0.934, so it can be concluded that the reliability obtained is perfect.

Uji T

Table 9. T Test Results

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	-3.185	1.258		-2.531	.013
	X1	.372	.229	.135	1.628	.016
	X2	.747	.256	.337	2.917	.004
	X3	1.038	.190	.465	5.450	.000
	X4	.166	.114	.059	1.451	.149

a. Dependent Variable: Y

The test was conducted using significance level 0.05 (a = 5%). Acceptance or rejection of the hypothesis is carried out by the following criteria:

1. If the significant value of t < 0.05 then H0 is rejected, meaning that there is a significant influence between one independent variable and the dependent variable.
2. If the significant value of t > 0.05 then H0 is accepted, meaning that there is no significant effect between one independent variable and the dependent variable.

Based on table 4.5, the results of the t-test conducted with a signification level of 5% = 0.05 show that there is an influence of attitudes, *subjective norms,* and *perceived behavioral control* on the intention to commit fraud. Meanwhile, intention does not affect the behavior to commit fraud.

DISCUSSION

The Influence of Attitude on Intention to Commit Fraud

Attitude is a form of evaluation or reaction to feelings. A person's attitude here, namely feelings of support or favorability (favourable) or feelings of unsupport or impartiality (unfavourable) in fraud. The attitude that exists in a person will give color or pattern to the behavior or actions of the person concerned (Syamaun, 2019).

Based on the results of research on detecting individual intention behavior in committing financial statement fraud with the *theory of planned behavior* attitude variables on 120 civil servant respondents working at the Ministry of Finance in Jakarta, Indonesia shows that attitudes affect the intention to commit financial statement fraud.

These results are also supported by research conducted by Nadhim & Novianti, (2017), dan Skapa, (2012) which states that the test results prove empirically that attitudes affect the intention to commit financial statement fraud with a positive coefficient.

The Influence of Subjective Norms on the Intention to Commit Fraud

Subjective norms are factors outside the individual that indicate a person's perception of the behavior carried out. So that someone who will show behavior that is acceptable to the people or environment around the environment. An individual will avoid if a behavior in the surrounding environment feels unsupportive or in accordance with the individual's behavior (Khanifah et al., 2017).

Based on the results of research on detecting individual intention behavior in committing financial statement fraud with the *theory of planned behavior variable subjective norms* on 120 civil servant respondents working at the Ministry of Finance in Jakarta, Indonesia shows that *subjective norms* affect the intention to commit financial statement fraud.

This research is also supported by Winahjoe & Sudiyanti, (2014) dan Christina & Kristanto, (2019) The assertion that subjective norms have a positive influence on the intention to commit fraud has been shown to be statistically significant.

The Effect of *Perceived Behavioral Control* on the Intention to Commit Fraud

A person's behavior is not only controlled by himself, but also requires control. Perceived behavioral control has two aspects: how much control a person has over the behavior and how confident a person feels about the ability to do or not perform the behavior.

Based on the results of research on detecting individual intention behavior in committing financial statement fraud with the theory of planned behavior *variable perceived behavioral control* on 120 civil *servant respondents working at the Ministry of Finance in Jakarta, Indonesia shows that* perceived behavioral control affects the intention to commit financial statement fraud.

This research is also supported by statements Setiyono, (2019) which states that *perceived behavioral control* has a significant positive influence on fraud behavior. The more employees feel that there are many supporting factors for committing fraud and a few inhibiting factors for committing fraud, employees will have an easy perception of fraud so that fraud behavior tends to increase.

The Effect of *Intention* on Behavior to Commit Fraud

Based on the results of research on detecting individual intention behavior in committing financial statement fraud with the theory of planned behavior variable intention on 120 civil servant respondents working at the finance ministry in Jakarta, Indonesia shows that intentiom does not affect the intention to commit financial statement fraud.

Supported by Setiyono's research, (2021) which states that intention has no effect on fraud behavior.

CONCLUSIONS

Based on the results of research with respondents of civil servants working at the Ministry of Finance in Jakarta, Indonesia shows that attitudes, *subjective norms*, and *perceived behavioral control* have a positive effect on behavior to commit fraud.

The influence of attitude towards fraud behavior will be seen because attitude is a reflection of the actions committed. Meanwhile, subjective norms are shown by avoiding if a behavior in the surrounding environment feels unsupportive. For *perceived behavioral control*, it is shown that the more supporting factors there are, the fraud behavior tends to increase.

For the intention variable, it is produced that *intentiom* has no effect on the intention to commit financial statement fraud.

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